



ASSURANT
Employee
Benefits®



City Of Frisco Dental Plans

Your Dental Health Can Affect
Your Overall Health

Dental problems can impact your overall health

- Maintaining healthy teeth and gums reduces the risk for pneumonia and chronic obstructive pulmonary disease.¹
- Gum disease has been linked to a 50 percent rise in pancreatic and kidney cancer risk and a 30 percent increase in blood cell cancers.¹
- Research has shown, and experts agree, that there is an association between periodontal diseases and other chronic inflammatory conditions, such as diabetes, cardiovascular disease and Alzheimer's disease.²

¹Journal of Periodontology, January 2011.

²American Academy of Periodontology - Website accessed June 3, 2011 <http://www.perio.org/consumer/mbc.top2.htm>.

DHMO Plan Key Points

- Ease of use - no claims to file, deductibles, etc. ¹
- No Deductibles
- No waiting periods
- No Annual Maximums
- Must select a dentist - each member can have his or her own
- Easy to understand co-pays (your out of pocket costs)

¹Customer may be required to file a claim in some instances.

Sample DHMO Treatment Plan copay's

- **Cleaning visit:**
- Office Visit copay \$0
- D0150 Comprehensive Exam copay \$0
- D0272 Bitewing X-rays copay \$0
- D1110 Prophylaxis-adult copay \$0

Your Total out of pocket: \$0

- **Crown:**
- D2750 Crown (*porcelain fused to high noble metal*) copay \$275
- D2950 Core Buildup, including pins copay \$75
- Temporary Filling copay \$15
- Lab Fees copay \$200-250 varies

Your total out of pocket: \$565 - \$615

How to find an Assurant DHMO dentist

- Visit www.assurantemployeebenefits.com
 - Go to “For Members”, click on “Find a dentist”
 - Click on the “Find a Dentist” Link
 - Select Heritage Series
 - Enter your search criteria and a list of participating dentists will be provided
- Call customer service at 800.443.2995 for assistance in locating a DHMO dentist
- Smartphone App
 - Go to your iPhone/iPod Touch or Android App Store
 - Download Assurant Benefit Tools
 - Open App, click on “Find a Dentist” Search DHMO plan

PPO Plan Key Points

- DHA fixed fee arrangements
- Freedom to see any dentist
- What's covered?

Calendar year max

\$1500 per person

Calendar year deductible

\$50/person; \$150/family

Preventive Services

100%

Routine oral exams, routine cleanings, fluoride treatment (frequency limitations may apply)

General Services

80%

Fillings, all other x-rays, oral surgery, extractions, endodontics (root canals, etc.), periodontics (treatment of gums)

Major Services

50%

Crowns, bridgework, dentures, implants

Orthodontia

\$2000 lifetime

Network dentists can save you* \$\$

Example:

	Network Dentist	Non-Network Dentist
Average charge for crown**	\$938	\$938
Minus DHA discount	30%	NA
Actual Fee	\$657	\$938
Insurance pays 50%	\$328	\$469
Claimant pays	\$328	\$469

You could save \$141 by going to a DHA dentist!!

*This example is for illustrative purposes only. Cost of dental procedures may differ depending on location or dental provider. Savings may also differ in cases when deductibles apply or if the DHA-Premier dentist's discount differs from 30%

**Based on Assurant Employee Benefits' 2010 claims data for Union Security Insurance Company and Union Security Life Insurance Company of New York. Figures have been rounded to the nearest dollar.



How to find an Assurant PPO dentist

- Visit www.assurantemployeebenefits.com
 - Go to “For Members”
 - Click on the “Find a Dentist” Link
 - If you are already a registered member on our website, enter your login information or register yourself as a new user
 - Enter your search criteria and a list of participating dentists will be provided
- Call customer service at 877.743.1454 for assistance in locating a PPO dentist
- Smartphone App
 - Go to your iPhone/iPod Touch or Android App Store
 - Download Assurant Benefit Tools
 - Open App, click on “Find a Dentist” Enter your login information and your search criteria

- Ask your provider to submit a “Pre-Determination of Benefits” to Assurant.



- We highly recommend a pre-determination for any services that are expected to exceed \$300
 - A pre-determination is an estimate of how much of a proposed treatment plan will be covered under your plan
 - A pre-determination allows you, the member to figure costs before receiving major treatment
 - A pre-determination is designed to help avoid any misunderstandings between you, your dentist and us as to how much will be paid for any dental services.

Assurant Employee Benefits Online Advantage

Visit us at www.assurantemployeebenefits.com and
select Online Advantage and register as user today!



Quick. Smart. Convenient.

Assurant. On your terms.®



Going Online Has Advantages for Members

Online Advantage Provides Convenience 24/7

Visit us at www.assurantemployeebenefits.com and select Online Advantage demo under Education for a brief overview of how it can help you.

Online Advantage for Members



- Access individual member information for all benefits
- Print a dental ID card
- Request explanation of benefits (EOBs)
- Review claims status
- Estimate the cost of treatment with our Dental Cost Estimator
- Ask a Dentist a question...maybe around the typical treatment plan for a diagnosis
- Access our Dental Health Center



Keeping Things Easy for Members

The screenshot shows the Assurant Employee Benefits website. At the top, there's a navigation bar with links for Logout, My profile, Site map, and Contact us. Below this, a welcome message says "Welcome, Mary Smith". The main navigation bar includes links for Our Home, Member Home (highlighted), My Benefits, My Claims, View My Documents, Find a Form, and Member Search. A dropdown menu for "Select another role..." is visible. The user's name, Mary L. Smith, and date, 09/19/1975, are displayed. The "My Benefits" section is active, showing a grid of buttons for various benefits: Dental >>, Vision >>, Gap >>, Accident >>, Critical Illness >>, Cancer >>, Life >>, Long-Term Disability >>, and Short-Term Disability >>. To the right of the grid is a photo of a family (mother, father, and child) and a list of links: Find a Form, Update My Profile, Contact Us, Dental ID card, Benefit Information Page, and Estimated Premium Summary. Below this is a "System News" section with a green header and a message about scheduled maintenance for Online Advantage for Members. At the bottom, there's a footer with the text "Union Security Insurance Company : Union Security Life Insurance Company of New York : Prepaid Dental Companies".

ASSURANT Employee Benefits

Logout | My profile | Site map | Contact us

Welcome, Mary Smith

Our Home | **Member Home** | My Benefits | My Claims | View My Documents | Find a Form | Member Search | Select another role... :

Mary L. Smith | 09/19/1975 | ***-**-1234

My Benefits

Select a benefit.

Dental >> | Vision >> | Gap >> | Accident >> | Critical Illness >> | Cancer >> | Life >> | Long-Term Disability >> | Short-Term Disability >>

Assurant Employee Benefits News

Vision exams more than meets the eye
When was the last time you noticed how wonderful it is to enjoy the simplest of life's pleasures - like reading books and watching TV? We're so busy with the "big things," the little things often go unnoticed, until there is a problem.
Eye exams are an important part of overall healthcare and a vision plan through Assurant Employee Benefits and VSP can help keep your eyes healthy. If you have a vision plan, we encourage you to take advantage of the benefits. If your employer doesn't currently offer one, let them know the value it would add to your benefits package.

System News

Online Advantage for Members will be down for scheduled maintenance from 7:00pm CDT on Friday to 1:00pm CDT on Saturday. We apologize for any inconvenience.

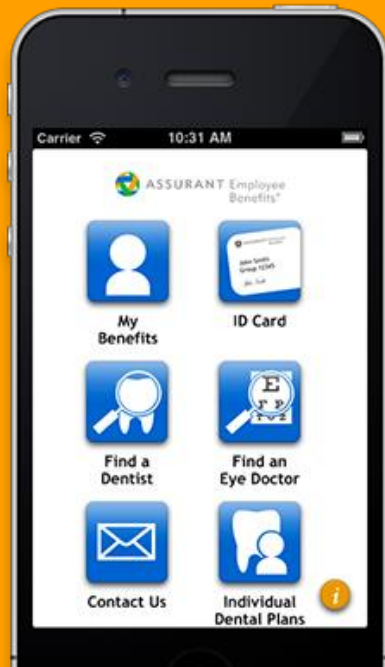
Find a Form | Update My Profile | Contact Us | Dental ID card | Benefit Information Page | Estimated Premium Summary

Union Security Insurance Company : Union Security Life Insurance Company of New York : Prepaid Dental Companies

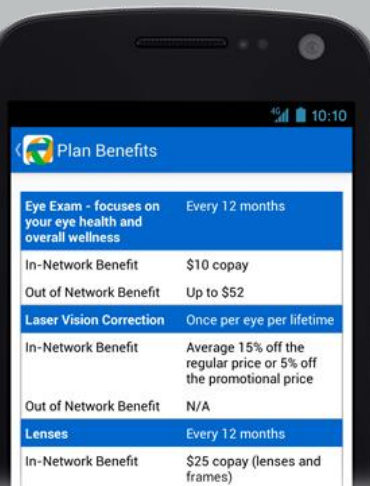
- View status of submitted claims
- Print out a personalized dental ID card
- View and/or print booklets

Benefit Tools for Employees

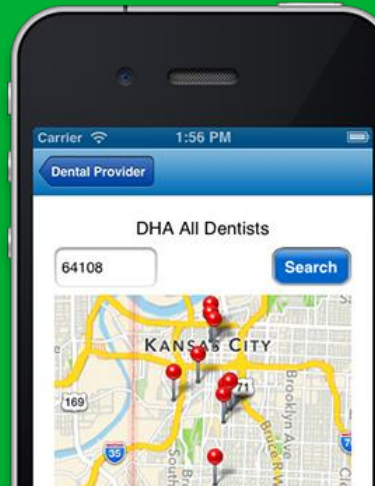
Quick & Easy Mobile Access



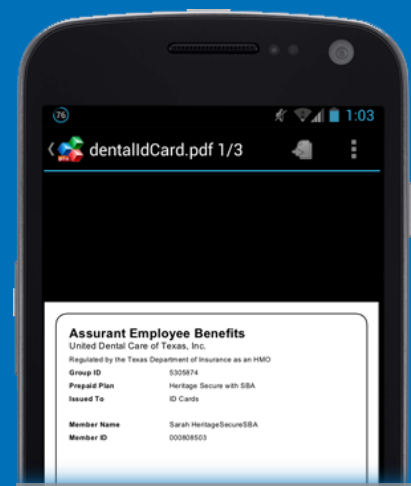
Find & Access Critical
Information
On The Go!



Your Benefits
Information - An
Overview of
Coverage Details



Find a Dentist or
Eye Doctor
“Anywhere” or
“Nearby”



View, Email, Fax
and Print Dental
ID cards